

In re:
Dustin C. Caruso
Diana Caruso
Debtors

Case No. 21-10499-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jun 25, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dustin C. Caruso, Diana Caruso, 1522 Cleveland Ave., Reading, PA 19610-2110
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14586565	+ Credit Card/fb&t, 1415 Warm Springs Rd, Columbus, GA 31904-8366
14586566	+ Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14586568	+ Discovery Federal Cr U, Po Box 6618, Reading, PA 19610-0618
14586569	+ Goldman Sachs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
14605970	+ Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14613524	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14586572	MBSS, PO Box 3048, New Kingstown, PA 17072
14586573	+ Pennstate Health, PO Box 70892, Philadelphia, PA 19176-5892
14586574	+ Pennsylvania Department of Revenue, PO BOX 280427, Harrisburg, PA 17128-0427
14586575	+ Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jun 26 2021 03:38:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 25 2021 23:42:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14586562	EDI: BMW.COM	Jun 26 2021 03:38:00	Bmw Financial Services, Po Box 3608, Dublin, OH 43016
14607265	+ EDI: AIS.COM	Jun 26 2021 03:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14586563	+ EDI: CAPITALONE.COM	Jun 26 2021 03:38:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
14613188	EDI: CITICORP.COM	Jun 26 2021 03:38:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14586564	+ EDI: CITICORP.COM	Jun 26 2021 03:38:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14586570	+ EDI: IRS.COM	Jun 26 2021 03:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14586571	EDI: JPMORGANCHASE	Jun 26 2021 03:38:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850

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14612117	Email/PDF: resurgentbknofications@resurgent.com	Jun 25 2021 23:43:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14589491	+ EDI: PENNDEPTREV	Jun 26 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14589491	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 25 2021 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14586576	+ EDI: RMSC.COM	Jun 26 2021 03:38:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14586567	*+	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2021 at the address(es) listed below:

Name	Email Address
BRENNA HOPE MENDELSON	on behalf of Joint Debtor Diana Caruso tobykmendelsohn@comcast.net
BRENNA HOPE MENDELSON	on behalf of Debtor Dustin C. Caruso tobykmendelsohn@comcast.net
REBECCA ANN SOLARZ	on behalf of Creditor CSMC 2018-SP2 Trust bkgroup@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Debtor Dustin C. Caruso trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Joint Debtor Diana Caruso trustee@holber.com rholber@ecf.axosfs.com

United States Trustee

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Dustin C. Caruso</u>	Social Security number or ITIN	xxx-xx-5243
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Diana Caruso</u>	Social Security number or ITIN	xxx-xx-6172
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-10499-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dustin C. Caruso

Diana Caruso

6/24/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.